



LIFE INSURANCE ELIGIBILITY FOR DEPENDENT CHILD(REN) GROUP TERM LIFE

NOTE: If your child no longer meets the definitions referenced below, please contact Securian immediately at (877) 215-1489 or by email at lifebenefits@securian.com.

Children

To be covered as a dependent in the Term Life insurance program, a child must be age 26 years or younger, and either

- born to the employee or his or her spouse,
- adopted by the employee or his or her spouse,
- placed in the home of the employee or his or her spouse for adoption, or

You may be required to submit proof of relationship, such as a birth certificate or adoption papers in the event of a claim.

Coverage for Other Children

You may also cover a child who is not yours or your spouse's natural or adoptive child if the child is:

- unmarried; and
- living with you in a regular parent-child relationship; and
- dependent upon you for support, and qualifies as your dependent under Internal Revenue Code §105 and §152; and
- is under age 19; or
- is under age 24 if a full-time student.

Description of Full-Time Students (for Other Children)

Other children who are full-time students can be covered to age 24. A child is considered a full-time student by the school he or she is attending (normally this is at least 12 credit hours). However, only 9 credit hours are necessary if the student is in the semester before graduation. The school must have:

- A regular faculty,
- A set curriculum,
- A tuition requirement, and
- A regular student body attending.

The school may be a:

- Prep school,
- Vocational or trade school,
- Junior college
- Seminary, or
- College or university

In the event of a claim, you will be required to show proof of dependency, such as a birth certificate, court order, or federal tax return for each eligible child.

Disabled Children

A disabled child can be covered beyond the dependent child age limits. The disabled child may be covered if he/she was:

- covered continuously as a dependent child in the Group Term Life program through his or her parent before reaching the dependent child age limit;
- is not married;
- is provided 50% or less of his/her own support because of a disability that is expected to last more than 12-months or result in death;